Case 05-08721 Doc 1 Filed 03/10/05 Entered 03/10/05 21:37:09 Desc Main Official Form 1) (12/03) West Group, Rochester, NY Document Page 1 of 28

FORM B1 United States Bankruptcy NORTHERN District of ILLIN		Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse)(Last, First,	Middle):					
Thompson, Karon							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE	All Other Names used by the Joint Debt (include married, maiden, and trade names):	tor in the last 6 years					
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):9712	Last four digits of Soc. Sec. No./Compe	ete EIN or other Tax I.D. No.					
Street Address of Debtor (No. & Street, City, State & Zip Code): 1488 Sutter Drive Hanover Park IL 60133	(if more than one, state all): Street Address of Joint Debtor (No. & S	Street, City, State & Zip Code):					
County of Residence or of the Principal Place of Business: DuPage	County of Residence or of the Principal Place of Business:						
Mailing Address of Debtor (if different from street address): SAME	Mailing Address of Joint Debtor (if diffe	rent from street address):					
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE							
Information Regarding the Debt	or (Check the Applicable	Boxes)					
 Venue (Check any applicable box) □ Debtor has been domiciled or has had a residence, principal place of busin preceding the date of this petition or for a longer part of such 180 days tha □ There is a bankruptcy case concerning debtor's affiliate, general partner, or 	n in any other District.	180 days immediately					
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankru						
☑ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	the Petition is Filed Chapter 7 Chapter 11 Chapter 9 Chapter 12 Sec. 304 - Case ancillary to foreign	(Check one box) Chapter 13 proceeding					
Nature of Debts (Check one box) ☐ Consumer/Non-Business ☐ Business Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee (Check Full Filing Fee attached Filing Fee to be paid in installments Must attach signed application for the certifying that the debtor is unable to Rule 1006(b). See Official Form No.	(Applicable to individuals only) e court's consideration pay fee except in installments.					
Statistical/Administrative Information (Estimates only)	THIS S	PACE IS FOR COURT USE ONLY					
☐ Debtor estimates that funds will be available for distribution to unsecured of	reditors.						
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							
Estimated Number of Creditors	999 1000-over						
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$500,000 \$1 million \$10 million \$50 million \$50 million	50,000,001 to More than \$100 million \$100 million						
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$500,000 \$1 million \$10 million \$50 million \[\begin{array}{c c c c c c c c c c c c c c c c c c c	50,000,001 to More than \$100 million \$100 million						

Case 05-08721 Doc 1 Filed 03/10/05 Entered 03/10/05 21:37:09 Desc Main Document Page 2 of 28 (Official Form 1) (12/03) West Group, Rochester, NY Name of Debtor(s): FORM B1, Page 2 **Voluntary Petition** (This page must be completed and filed in every case) Karon Thompson Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Location Where Filed: Date Filed: Case Number: ND I11. Ch 7 04-37489 10/20/2004 Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE District: Relationship: Judge: **Signatures** Signature(s) of Debtor(s) (Individual/Joint) **Exhibit A** (To be completed if debtor is required to file periodic reports I declare under penalty of perjury that the information provided in this (e.g., forms 10K and 10Q) with the Securities and Exchange petition is true and correct. Commission pursuant to Section 13 or 15(d) of the Securities [If petitioner is an individual whose debts are primarily consumer debts Exchange Act of 1934 and is requesting relief under Chapter 11) and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand Exhibit A is attached and made a part of this petition the relief available under each such chapter, and choose to proceed under chapter 7. **Fxhibit B** I request relief in accordance with the chapter of title 11, United States (To be completed if debtor is an individual Code, specified in this petition. whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare X /s/ Karon Thompson that I have informed the petitioner that [he or she] may proceed under Signature of Debtor chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. Signature of Joint Debtor X /s/ Daniel J. Winter Signature of Attorney for Debtor(s) Telephone Number (If not represented by attorney) **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to Signature of Attorney public health and safety? Yes, and exhibit C is attached and made a part of this petition. X /s/ Daniel J. Winter \boxtimes Nο Signature of Attorney for Debtor(s) Signature of Non-Attorney Petition Preparer Daniel J. Winter 6208223 Printed Name of Attorney for Debtor(s) I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have Law Offices of Daniel J. Winter provided the debtor with a copy of this document. Firm Name 53 West Jackson Boulevard Address Printed Name of Bankruptcy Petition Preparer Suite 725 Social Security Number Chicago IL 60604 Address 312-427-1613 Telephone Number Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

_	
Sig	gnature of Authorized Individual
Pri	inted Name of Authorized Individual
Titl	le of Authorized Individual

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

	FORM B6A (6/90) W	Case,	05-08721 Rochester, RY
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In re <i>Karon</i>	Thompson	/ Debtor	Case No	
				(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Join Community	W Deducting any J Secured Claim or	Amount of Secured Claim
Residence-1488 Sutter Dr, HanoverPark, IL (purch. 2003-\$137K)	Community	\$ 145,000.00	\$ 141,200.00

(Report also on Summary of Schedules.)

145,000.00

FORM B6B (10/89) WCASE, 05-08721	Doc 1	Filed 03/10/05	Entered 03/10/05 21:37:09	Desc Main
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In re <i>Karon</i>	Thompson	/ Debtor	Case No.	
·			_	(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e		sbandH WifeW JointJ nunityC	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	4		
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking & Savings-Think Fed Credit Union Location: In debtor's possession		\$ 5.00
		Checking-TCF Location: In debtor's possession		\$ 200.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Computer Location: In debtor's possession		\$ 200.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		clothing		\$ 100.00
		Location: In debtor's possession		
7. Furs and jewelry.		Jewlery Location: In debtor's possession		\$ 200.00
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance-State Farm -no cash value Location: In debtor's possession		\$ 0.00
10. Annuities. Itemize and name each issuer.	X			

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In re Karon Thompson	/ Debto	Case No.	
			(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N	Description and Location of Property			Current Market Value of Debtor's Interest,
	n e		Husband Wife Joint Community	W :J	in Property Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other	X				
pension or profit sharing plans. Itemize.					
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
13. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
15. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Workers Compensation claim v. McDonalds Location: In debtor's possession			Unknown
21. Patents, copyrights, and other intellectual property. Give particulars.		Patent on sport in net product-no marketing done Location: In debtor's possession			\$ 0.00
Licenses, franchises, and other general intangibles. Give particulars.	x				
23. Automobiles, trucks, trailers and other vehicles.		2001 Toyota Celica Location: In debtor's possession			\$ 8,000.00
24. Boats, motors, and accessories.	X				
25. Aircraft and accessories.	X				
26. Office equipment, furnishings, and supplies.	X				

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In re Karon Thompson	/ Debtor	Case No.	
			(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Machinery, fixtures, equipment and supplies used in business.	X				
28. Inventory.	X				
29. Animals.	x				
30. Crops - growing or harvested. Give particulars.	x				
31. Farming equipment and implements.	x				
32. Farm supplies, chemicals, and feed.	X				
33. Other personal property of any kind not already listed. Itemize.	x				

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Karon Thompson	/ Debto	r Case No.	
			(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

🛮 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Residence-1488 Sutter Dr, HanoverPark,IL (purch. 2003-\$137K)	735 ILCS 5/12-901	\$ 7,500.00	\$ 145,000.00
Checking & Savings-Think Fed Credit Union	735 ILCS 5/12-1001(b)	\$ 5.00	\$ 5.00
Checking-TCF	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Computer	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
clothing	735 ILCS 5/12-1001(a)	\$ 100.00	\$ 100.00
Jewlery	735 ILCS 5/12-1001(a)	\$ 200.00	\$ 200.00
Term Life Insurance-State Farm -no cash value	735 ILCS 5/12-1001(f)	\$ 0.00	\$ 0.00
Workers Compensation claim v. McDonalds	820 ILCS 305/21	Unknown	Unknown

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FORM B6D (12/03) West Group, Rochester, NY

In re Karon Thompson	/ Debtor	Case No.	
		_	(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

Including Zip Code	o d e b t o r	Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	n t i n g e n t	l q u i d a t	D i s p u t e d	Without Deducting Value of Collateral	Portion, if any
Account No: Creditor # : 1 American General Finance 2011 Irving Park Rd Hanover Park IL 60103-3164		Auto Loan Value: \$ 8,000.00				\$ 10,500.00	\$ 2,500.00
Account No: Creditor # : 2 Citimortgage PO Box 790009 St Louis MO 63179-0009		Mortgage Arrears; Trustee toPay Value: \$ 145,000.00				\$ 10,000.00	\$ 0.00
Account No: Representing: Citimortgage		Hauselman & Rappin Ltd 39 S LaSalle St Chicago IL 60603					
Account No: Creditor # : 3 Citimortgage PO Box 790009 St Louis MO 63179-0009		Mortgage Value: \$ 145,000.00				\$ 130,000.00	\$ 0.00

Total \$

(Use only on last page. Report total also on Summary of Schedules

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FORM B6D (12/03) West Group, Rochester, NY

In re Karon Thompson	/ Debtor	Case No
		

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	N H- W-	ate Claim was Incurred, ature of Lien, and Description and larket Value of Property Subject to Lien Husband -Wife Joint Community	C o n t i n g e n t	n i qu i d a t		Dec	ount of Claim Without ducting Value of Collateral	Unsecured Portion, if any
Account No: Creditor # : 4 Condominium Association			Association Arrears in plan Residence-1488 Sutter Dr, HanoverPark, IL (purch. 2003-\$137K) Value: \$ 145,000.00					\$ 1,200.00	\$ 0.00
Account No:			Value:						
Account No:			Value:						
Account No:			Value:						
Account No:			Value:						
Account No:			Value:						
Sheet No. 1 of 1 continuation sheets a Holding Secured Claims	atta	che	d to Schedule of Creditors Su (Total	Т	is p	age al \$		1,200.00 151,700.00	

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In re Karon Thompson Case No.

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SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in

the	box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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FORM B6F (12/03) West Group, Rochester, NY

In re_Karon Thompson	/ Debtor	Case No.	
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SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Amount of Claim	Disputed	U n qu-dat ed		C o n t i n g e n t		Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	0	Creditor's Name and Mailing Address including Zip Code
								count No:
								count No:
								count No:
								ecount No:
0.				ubt				o continuation sheets attached
	ige) I \$	is pa ota	this	l of th	(Tota	(Report total also on S	•	No continuation sheets attached

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			(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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n re <i>Karon</i>	Thompson	/ Debtor	Case No.	
			_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor		

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In re Karon Thompson	/ Debtor	Case No.	
			(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Separated	RELATIONSHIP		AGE		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Contract Teacher				
Name of Employer	National Louis University				
How Long Employed	2 months				
Address of Employer	1000 Capitol Drive Wheeling IL 60090				
Estimated Monthly Overtime SUBTOTAL LESS PAYROLL DEDUC a. Payroll Taxes and Sib. Insurance c. Union Dues d. Other (Specify): SUBTOTAL OF PAYROLL DETUCE TOTAL NET MONTHLY TAKE Regular income from operatification from Real Property Interest and dividends Alimony, maintenance or support of dependents listed above. Social Security or other gove Specify: workers compension or retirement income Other monthly income Specify: TOTAL MONTHLY INCOMP	s, salary, and commissions (pro rate if not paid monthly) ETIONS Decial Security DEDUCTIONS SEE HOME PAY On of business or profession or farm (attach detailed statement) Deport payments payable to the debtor for the debtor's use or that Trimment assistance Impensation Description:	\$\$\$\$ \$	DEBTOR 2,406.00 0.00 2,406.00 550.00 0.00 0.00 550.00 1,856.00 1,710.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	*** ***** * ***** *** **	SPOUSE 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J (6/90) West 618	e 05-08	72 <u>,</u>
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re Karon Thompson	/ Debtor	Case No.	
			(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,386.00
Are real estate taxes included? Yes No 🛛		
Is property insurance included? Yes 🛛 No 🗌		
Utilities: Electricity and heating fuel	\$	275.00
Water and sewer	\$	55.00
Telephone	\$	75.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	20.00
Food	\$	300.00
Clothing	\$	75.00
Laundry and dry cleaning	\$	45.00
Medical and dental expenses	\$	85.00
Transportation (not including car payments)	\$	275.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	35.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other Auto and Homeowners	\$	166.0
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	1	
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Association Dues	\$	133.00
Other: personal care, misc, postage	\$	41.00
Other:	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedule	es) \$	2,966.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly Income	\$ 3,566.00
B. Total projected monthly expenses	\$ 2,966.00
C. Excess Income (A minus B)	\$ 600.00
D. Total amount to be paid into plan each: Weekly	\$ 138.46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Karon Thompson		Case No.		
		Chapter	13	
	/ Debtor			

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

	<u> </u>			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 145,000.00			
B-Personal Property	Yes	3	\$ 8,705.00			
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	2		\$	151,700.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$	0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$	0.00	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 3,566.00
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 2,966.00
Total Number of Sheets in A	Il Schedules ►	13				
		Total Assets ►	\$ 153,705.00			
			Total Liabilities ►	\$	151,700.00	

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In re Kar	on Thompson	/ Debtor	Case No.	
·			_	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of correct to the best of my knowledge, information and belief.			sheets, and that they are true and
, ,			
Date:	Signature /s/ Karon Thompson		
	Karon Thompson		_

Form 7 (12/03) West Soup 5,08721 NY Doc 1 Filed 03/10/05 Entered 03/10/05 21:37:09 Desc Main

Document Page 18 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re <i>Karon</i>	Thompson	Case Chap	e No. oter 1	13
		/ Debtor		

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Last Year: \$42,000 Year before: \$42,000

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date: Last Year: Year before: Workers compensation in 2004 and part of 2005

	L stallment purchases of goods of this case. (Married debtors fi	or services, and othe ling under chapter 12		2:09 Desc Main In property of the control of the c
		•		creditors who are or were insiders. (Married is filed, unless the spouses are separated and
debtors filing under chapter 12 separated and a joint petition is n CAPTION OF SUIT	ive proceedings to which the or chapter 13 must include infoot filed.)	debtor is or was a pa formation concerning	arty within one year immediately precedin either or both spouses whether or not a COURT OR AGENCY	ng the filing of this bankruptcy case. (Married joint petition is filed, unless the spouses are
AND CASE NUMBER Citibank V. Debtor	NATURE OF PROCE Foreclosure	<u>EDING</u>	AND LOCATION DuPage Co.	STATUS OR DISPOSITION
case.(Married debtors filing undunless the spouses are separated.) NONE 5. Repossessions, foreclosulated all property that has been recognitions.	er chapter 12 or chapter 13 m d and a joint petition is not filed and a joint petition is not filed are	ust include informatio d.) at a foreclosure sale farried debtors filing u	e, transferred through a deed in lieu of founder chapter 12 or chapter 13 must include	reclosure or returned to the seller, within one de information concerning property of either or
	property for the benefit of cre-			nencement of this case.(Married debtors filing unless the spouses are separated and a joint
· · · · · · · · · · · · · · · · · · ·	er chapter 12 or chapter 13 m	ust include informatio	* * *	ediately preceding the commencement of this pouses whether or not a joint petition is filed,
aggregating less than \$200 in va	alue per individual family memb	per and charitable con	tributions aggregating less than \$100 per	ot ordinary and usual gifts to family members recipient.(Married debtors filing under chapter e spouses are separated and a joint petition is

NONE

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8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYOR IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Daniel J. Winter

Date of Payment: Payor: Karon Thompson \$406.00 plus filing fee;

Address:
53 West Jackson Boulevard

Suite 725

Chicago, IL 60604

Payee:Feld & Korrub Date of Payment:2004 \$1795 for ch 7 case

Address: Payor:

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

NONE

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15. PHOI auu	ress or deptor.			
	r has moved within the two years immediate or to the commencement of this case. If a joint p	, ,	ement of this case, list all premises which the d ny separate address of either spouse.	ebtor occupied during that period and
NONE				
16. Spouses	and Former Spouses			
Puerto Rico		ne six-year period immediat	territory (including Alaska, Arizona, California, Id tely preceding the commencement of the case, id perty state.	

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulation, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

⋈ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of this case.

NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE

Statement of Affairs - Page 5

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I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature /s/ Karon Thompson Karon Thompson
Date	Signature

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

that they are true and correct to the best of my knowledge, information, and belief.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

n re	Karon Tho	mpson		Case No Chapter	
			/ Debtor		
	Attorney for Deb	otor: Daniel J. Winter	_		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in 2,200.00 406.00 b) Prior to the filing of this statement, debtor(s) have paid \$ 1,794.00
- 194.00 of the filing fee in this case has been paid. 3. \$
- The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

> X/s/ Daniel J. Winter Attorney for Petitioner: Daniel J. Winter

Law Offices of Daniel J. Winter 53 West Jackson Boulevard Suite 725

Chicago IL 60604

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UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Karon Thompson	Case No. Chapter <i>13</i>
	/ Debtor
Attorney for Debtor: Daniel J. Winter	
VERIFI	CATION OF CREDITOR MATRIX
<u>VENII I</u>	CATION OF CREDITOR WATRIX
The above named Debtor(s) h	nereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date:	/s/ Karon Thompson
	Debtor

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American General Finance 2011 Irving Park Rd Hanover Park, IL 60103-3164

Citimortgage PO Box 790009 St Louis, MO 63179-0009

Condominium Association

Hauselman & Rappin Ltd 39 S LaSalle St Chicago, IL 60603

Karon Thompson 1488 Sutter Drive Hanover Park, IL 60133 Filed 03/10/05

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Form B 201 (11/03) West Group, Rochester, NY

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UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.			
	/s/Karon Thompson		
Date	Signature of Debtor	Case Number	